

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-16646-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Max Luc Picard  
11 Albert Drive  
Old Bridge, NJ 08857

Sheryl Eileen Picard  
11 Albert Drive  
Old Bridge, NJ 08857

Social Security No.:  
xxx-xx-6013

xxx-xx-7377

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on May 17, 2019.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: May 21, 2019  
JAN: bwj

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Max Luc Picard  
 Sheryl Eileen Picard  
 Debtors

Case No. 18-16646-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 148

Page 1 of 3  
 Total Noticed: 68

Date Rcvd: May 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2019.

db/jdb  
 cr +Max Luc Picard, Sheryl Eileen Picard, 11 Albert Drive, Old Bridge, NJ 08857-2529  
 +Old Bridge Municipal Utilities Authority, Scarinci & Hollenbeck, LLC,  
 c/o Joel R. Glucksman, Esq., 1100 Valley Brook Ave., P.O. Box 790,  
 Lyndhurst, NJ 07071-0790  
 517434484 Alliance One Receivables, PO Box 11641, Tacoma, WA 98411-6641  
 517434485 +Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610  
 517434486 +Apothaker & Associates, PC, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
 517466105 Arrow Financial Services, LLC, Forster Garbus & Garbus, 60 Motor Parkway,  
 Commack, NY 11725-5710  
 517434487 +C-Tech, PO Box 402, Mount Sinai, NY 11766-0402  
 517456207 +CACH of New Jersey, LLC, c/o Bronson & Migliaccio, LLP, 2200 Fletcher Ave., 5th Flr.,  
 Fort Lee, NJ 07024-5005  
 517434501 +Capital One Bank, Goldman & Warshaw PC, PO Box 2500, Caldwell, NJ 07007-2500  
 517434510 +Capital One Bank, Lyons, Doughty & Veldhuis, P.C., 136 Gaither Dr., Ste. 100, POB 1269,  
 Mount Laurel, NJ 08054-7269  
 517434497 EOS CCA, PO Box 329, Norwell, MA 02061-0329  
 517434531 +Eder Flag Manufacturing, Vogel and Gast, Esqs, 10 Johnston Road, POB 7067,  
 Plainfield, NJ 07069-0799  
 517434495 Eichenbaum & Stylianou, LLC, 10 Forest Avenue, PO Box 0914, Paramus, NJ 07653-0914  
 517434498 +FBCS, 330 S Warminster Road, Suite 353, Hatboro, PA 19040-3433  
 517434500 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
 (address filed with court: Forster Garbus & Garbus, 60 Motor Parkway,  
 Commack, NY 11725-5710)  
 517434499 +Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673  
 517434502 +Green Frazier & Hampton, 4164 N Dupont Highway, Suite 12, Dover, DE 19901-1573  
 517434505 James A. West PC, 11111 Harwin Drive, Houston, TX 77072-1612  
 517434508 Kenneth G. Timmons, Krevsky, Silber & Bergen, 123 North Union Avenue. Ste. 202, POB 99,  
 Cranford, NJ 07016-0099  
 517638345 +LARIDIAN FINANCIAL, LLC, C/O FEIN SUCH KAHN & SHEPARD PC, 7 CENTURY DR., SUITE 201,  
 PARSIPPANY, NJ 07054-4609  
 517434509 +Laridian Consulting, LLC, 577 Hamburg Turnpike, Wayne, NJ 07470-2042  
 517434513 NCC, 120 N Keyser Avenue, Scranton, PA 18504-9701  
 517434512 Nations Recovery Center, Inc, PO Box 620130, Atlanta, GA 30362-2130  
 517434515 +Niagara Credit Solutions, Inc., 1212 Abbot Road, Suite D, Buffalo, NY 14218-1900  
 517434516 +Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846  
 517633682 +Old Bridge Municipal Utilities Authority, PO Box 1006, Laurence Harbor, NJ 08879-4006  
 517649541 +Old Bridge Municipal Utilities Authority, c/o Joel R. Glucksman, Esq.,  
 Scarinci & Hollenbeck, LLC, 1100 Valley Brook Avenue, Lyndhurst, NJ 07071-3620  
 517434489 +Overlook Hospital, Celentano, Stadmauer & Walentowicz, LLP, 1035 Route 46 East,  
 Clifton, NJ 07013-7481  
 517434521 PSE&G Co., PO Box 14444, New Brunswick, NJ 08906-4444  
 517434518 +Pluese, Becker & Saltzman, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318  
 517456208 +Portfolio Recovery Associates, c/o Apothaker & Assoc., 520 Fellowship road,  
 Mt. Laurel, NJ 08054-3407  
 517434522 Public Service Electric & Gas Co, PO Box 163250, Columbus, OH 43216-3250  
 517434523 Quill, PO Box 94081, Palatine, IL 60094-4081  
 517466106 RAB Performance Recoveries LLC, Eichenbaum & Stylianou, LLC, 10 Forest Avenue,  
 PO Box 0914, Paramus, NJ 07653-0914  
 517434524 +RMS, 260 E Wentworth Avenue, Saint Paul, MN 55118-3523  
 517603898 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
 517434526 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245  
 517434527 +State of New Jersey, 25 Market Street, Trenton, NJ 08611-2148  
 517434529 TSTS Total Debt Management, Inc, PO Box 6700, Norcross, GA 30091-6700  
 517434530 Violations Processing Center, PO Box 15186, Albany, NY 12212-5186  
 517434532 Washington Mutal, PO Box 99604, TX 76069-9604  
 517434533 +Worldzen Collection and Recovery LLC, Dept 718, PO Box 4115, Concord, CA 94524-4115  
 517434534 +Yellowbook Sales, c/o Slater & Tengalia Fritz & Hunt, 301 3rd Street,  
 Ocean City, NJ 08226-4007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 21 2019 23:57:58 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 21 2019 23:57:56 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517434488 E-mail/Text: bcwrtoff@cablevision.com May 21 2019 23:58:39 Cablevision, PO Box 371897,  
 Pittsburgh, PA 15250-7897

517573610 EDI: BL-BECKET.COM May 22 2019 03:23:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701

District/off: 0312-3

User: admin  
Form ID: 148

Page 2 of 3  
Total Noticed: 68

Date Rcvd: May 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517434490 EDI: WFNNB.COM May 22 2019 03:23:00 Comenity Capital/Zales, Attn: Bankruptcy Dept,  
Po Box 18215, Columbus, OH 43218  
517434491 EDI: WFNNB.COM May 22 2019 03:23:00 Comenity-Lane Bryant, PO Box 659728,  
San Antonio, TX 78265-9728  
517434492 EDI: CONVERGENT.COM May 22 2019 03:23:00 Convergent Outsourcing, Inc, PO Box 9004,  
Renton, WA 98057-9004  
517434493 +EDI: CCS.COM May 22 2019 03:23:00 Credit Collection Services, 725 Canton Street,  
Norwood, MA 02062-2679  
517434496 E-mail/Text: bknotice@ercbpo.com May 21 2019 23:58:00 Enhanced Recovery Corporation,  
8014 Bayberry Road, Jacksonville, FL 32256-7412  
517434503 +E-mail/Text: bkynotice@harvardcollect.com May 21 2019 23:58:55  
Harvard Collection Services, Inc, 4839 N Elston Avenue, Chicago, IL 60630-2589  
517434504 EDI: IRS.COM May 22 2019 03:23:00 Internal Service Revenue, PO Box 7346,  
Philadelphia, PA 19101-7346  
517434506 E-mail/Text: cs.bankruptcy@jmcmbiz.com May 21 2019 23:58:40 Joseph Mann & Creed,  
PO Box 22253, Beachwood, OH 44122-0253  
517434507 E-mail/Text: bncnotices@becket-lee.com May 21 2019 23:57:10 Kohls Payment Center,  
P.O. Box 2983, Milwaukee, WI 53201-2983  
517584563 EDI: RESURGENT.COM May 22 2019 03:23:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
P O Box 10675, Greenville, SC 29603-0675  
517434511 EDI: MID8.COM May 22 2019 03:23:00 Midland Credit Management, Inc, PO Box 60578,  
Los Angeles, CA 90060-0578  
517434514 E-mail/Text: bankruptcydepartment@tsico.com May 21 2019 23:58:31 NCO Financial Systems,  
PO Box 15740, Wilmington, DE 19850-5740  
517434519 EDI: PRA.COM May 22 2019 03:23:00 Portfolio Recovery Associates, PO Box 12914,  
Norfolk, VA 23541  
517617370 +E-mail/Text: bankruptcy@pseg.com May 21 2019 23:57:06 PSE&G, Attn: Bankruptcy,  
PO Box 490, Cranford NJ 07016-0490  
517434517 EDI: PINNACLE.COM May 22 2019 03:23:00 Pinnacle Financial Group, 7825 Wahington Avenue S,  
Suite 410, Minneapolis, MN 55439-2409  
517434520 EDI: CHASE.COM May 22 2019 03:23:00 Providian, PO Box 99604, Arlington, TX 76096-9604  
517581999 EDI: Q3G.COM May 22 2019 03:23:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
517572768 EDI: Q3G.COM May 22 2019 03:23:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
517434525 +E-mail/Text: jennifer.chacon@spservicing.com May 21 2019 23:58:52  
Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250  
517435661 +EDI: RMSC.COM May 22 2019 03:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517587339 E-mail/Text: jennifer.chacon@spservicing.com May 21 2019 23:58:52  
The Bank of New York Mellon, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
Salt Lake City, UT 84165-0250

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517434494 ##+Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace, Albany, NY 12203-1006  
517434528 ##+Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207  
TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 23, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 148

Page 3 of 3  
Total Noticed: 68

Date Rcvd: May 21, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as successor Trustee to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2006-SD1, Mortgage Pass-Through Ce dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Joel R. Glucksman on behalf of Creditor Old Bridge Municipal Utilities Authority jglucksman@sh-law.com

Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as successor Trustee to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2006-SD1, Mortgage Pass-Through Ce kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr. on behalf of Debtor Max Luc Picard bkwoliver@aol.com, R59915@notify.bestcase.com

William H. Oliver, Jr. on behalf of Joint Debtor Sheryl Eileen Picard bkwoliver@aol.com, R59915@notify.bestcase.com

TOTAL: 8